

Massachusetts Division of Insurance Annual Report
Membership in MEDICAL Insured Preferred Provider Plans by County
as of December 31, 2004

	MEDICAL Insured Preferred Provider Plans ¹ Members By County	Barnstable	Berkshire	Bristol	Dukes	Essex	Franklin	Hampden	Hampshire	Middlesex	Nantucket	Norfolk	Plymouth	Suffolk	Worcester	MA
		Members at End of 2004	Members at End of 2004	Members at End of 2004	Members at End of 2004	Members at End of 2004	Members at End of 2004	Members at End of 2004	Members at End of 2004	Members at End of 2004	Members at End of 2004	Members at End of 2004	Members at End of 2004	Members at End of 2004	Members at End of 2004	Total 2004 Members
1	Aetna Life Insurance Company	678	446	2,713	0	5,287	753	793	12,416	25,419	0	3,946	2,301	31,736	6,108	92,596
2	Blue Cross and Blue Shield of Massachusetts, Inc.	2,488	1,152	7,711	805	12,912	827	4,416	1,791	39,614	1,852	16,537	7,880	8,769	9,194	115,948
3	Boston Mutual Life Insurance Company	0	0	0	0	0	0	1,259	0	0	0	0	0	3,903	243	5,405
4	(The) Chesapeake Life Insurance Company	8	0	0	1	7	0	1	0	9	0	12	6	3	9	56
5	CIGNA HealthCare of Massachusetts, Inc. ²	6	38	67	0	197	16	338	80	446	1	149	88	70	351	1,847
6	Combined Insurance Company of America ^{3,4}	13	3	26	2	66	2	10	4,041	443	7	135	52	4,273	32	9,105
7	ConnectiCare of Massachusetts, Inc.	3	21	0	0	4	244	2,383	887	2	0	0	1	0	54	3,599
8	Connecticut General Life Insurance Company	190	4	339	0	493	0	196	16	1,296	0	980	967	214	2,861	7,556
9	Corporate Health Insurance Company	1	0	1	0	6	0	0	0	36	0	11	6	15	4	80
10	Fallon Health & Life Assurance Company	19	0	24	2	28	9	12	2	190	4	52	6	11	267	626
11	Fortis Benefits Insurance Company	836	13	34	285	229	0	20	15	437	417	219	180	75	17	2,777
12	Fortis Insurance Company	122	0	47	10	261	4	10	2	243	8	68	74	28	35	912
13	GE Group Life Assurance Company ⁵	0	0	0	0	5	6	0	0	48	0	8	1	5	8	81
14	Gerber Life Insurance Company	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
15	Guarantee Trust Life Insurance Company ³	2	1	13	1	6	1	2	1	13	1	37	10	12	9	109
16	(The) Guardian Life Insurance Company of America	94	27	224	36	665	30	28	22	1,217	8	688	313	353	719	4,424
17	Harvard Pilgrim Health Care, Inc.	421	18	701	47	1,641	6	29	36	5,112	2	3,277	1,089	1,508	1,092	14,979
18	Health New England, Inc.	24	1,215	6	0	9	242	1,716	1,248	9	0	9	7	8	38	4,531
19	HPHC Insurance Company, Inc.	71	4	85	1	268	0	7	3	594	4	524	249	279	57	2,146
20	John Alden Life Insurance Company	510	85	368	158	453	46	911	90	654	100	376	338	178	262	4,529
21	Markel Insurance Company ³	0	677	452	0	666	0	0	0	0	0	296	0	0	69	2,160
22	(The) MEGA Life and Health Insurance Company	26	4	47	5	74	10	33	91	1,649	18	121	65	134	34	2,311
23	Metropolitan Life Insurance Company ⁶	11	7	3	4	93	17	132	52	259	0	67	15	39	9	708
24	Mid-West Life Insurance Company of Tennessee	259	35	134	23	248	12	61	28	352	36	207	197	18	148	1,758
25	Mutual of Omaha Insurance Company ⁷	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
26	Nationwide Life Insurance Company ³	561	545	629	15	1,214	224	2,135	391	3,436	6	1,991	679	3,325	1,826	16,977
27	New England Life Insurance Company	165	0	11	8	163	0	126	28	435	25	9	14	107	12	1,103
28	Peoples Benefit Life Insurance Company	0	0	0	0	393	0	0	0	0	0	0	0	0	283	676
29	Trustmark Insurance Company	1	0	1	0	28	0	0	0	44	0	14	12	14	6	120
30	Tufts Associated Health Maintenance Organization, Inc.	413	113	1,466	23	4,215	180	666	427	11,098	9	4,769	2,470	2,520	2,221	30,590
31	Tufts Insurance Company	174	91	494	0	1,150	47	179	124	2,259	3	813	614	436	515	6,899
32	UniCARE Life and Health Insurance Company	14	1	67	0	106	10	301	66	435	0	113	32	103	88	1,336

Massachusetts Division of Insurance Annual Report
Membership in MEDICAL Insured Preferred Provider Plans by County
as of December 31, 2004

	MEDICAL Insured Preferred Provider Plans ¹ Members By County	Barnstable	Berkshire	Bristol	Dukes	Essex	Franklin	Hampden	Hampshire	Middlesex	Nantucket	Norfolk	Plymouth	Suffolk	Worcester	MA
		Members at End of 2004	Members at End of 2004	Members at End of 2004	Members at End of 2004	Members at End of 2004	Members at End of 2004	Members at End of 2004	Members at End of 2004	Members at End of 2004	Members at End of 2004	Members at End of 2004	Members at End of 2004	Members at End of 2004	Members at End of 2004	Total 2004 Members
33	United HealthCare Insurance Company	400	192	2,816	37	2,518	93	1,765	350	5,485	5	2,640	1,537	2,066	2,932	22,836
34	United of Omaha Life Insurance Company ⁸	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Total Members	7,510	4,692	18,479	1,463	33,405	2,779	17,529	22,207	101,234	2,506	38,068	19,203	60,202	29,503	358,780
	2004 Massachusetts Population ⁹	228,683	132,486	548,176	15,669	738,984	72,235	461,844	153,894	1,464,628	10,124	653,617	490,655	666,022	779,488	6,416,505
	2004 Market Penetration Rate ¹⁰	3.28%	3.54%	3.37%	9.34%	4.52%	3.85%	3.80%	14.43%	6.91%	24.75%	5.82%	3.91%	9.04%	3.78%	5.59%

¹ Information reported by carriers offering a MEDICAL insured preferred provider plan, based upon the Massachusetts Division of Insurance's "Guidelines for Reporting Membership & Utilization Statistics - Version 2.1," which instructs carriers to exclude members for whom the carrier did not bear any financial risk.

² Effective January 1, 1999, Healthsource of Massachusetts Inc. changed its name to CIGNA HealthCare of Massachusetts, Inc.

³ Carrier only offers a "student only" medical insured preferred provider plan.

⁴ The 2003 membership statistics were overstated by 12,812 members. Report adjusted to reflect the correct insured members.

⁵ Effective January 1, 2001 Phoenix American Life Insurance Company changed its name to GE Group Life Assurance Company.

⁶ Effective August 31,1996, New England Life Mutual Life Insurance Company merged into Metropolitan Life Insurance Company which is the surviving entity.

⁷ Mutual of Omaha Insurance Company reported zero insured members as of December 31, 2004.

⁸ United of Omaha Life Insurance Company reported zero insured members as of December 31, 2004.

⁹ 2004 Population Source: Table 3: Annual Estimates of Population Change for Counties of Massachusetts and County Rankings: July 1, 2003 to July 1, 2004 (CO-EST2004-03-25). Source: Population Division, U.S. Census Bureau. Release Date: April 14, 2005.

¹⁰ Total MEDICAL insured preferred provider plan members in each county divided by the 2004 population in each county.